

UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY	
Caption in Compliance with D.N.J. LBR 9004-1(b)	
837643 PHELAN HALLINAN DIAMOND & JONES, PC 1617 JFK Boulevard, Suite 1400 Philadelphia, PA 19103 856-813-5500 Attorneys for QUICKEN LOANS, LLC FORMERLY KNOWN AS (FKA) QUICKEN LOANS INC.	
In Re:  GHANI S KHAN  Debtor	Case No.: 18-18695 - MBK  Hearing Date:  Judge: MICHAEL B KAPLAN  Chapter: 13

**NOTICE OF REQUEST OR ELIGIBILITY FOR COVID-19 FORBEARANCE**

The undersigned is the Creditor's Attorney in this matter. On or about April 28, 2020, the Debtor requested and/or became eligible for a COVID-19 related forbearance pursuant to State and/or Federal guidelines with regard to loan number ending in 4098, secured by property described as: 450 MAIN STREET, SAYREVILLE, NJ 08872-1246.

☐ The Debtor recently requested a forbearance period of 90 days and has elected to not tender mortgage payments to Creditor that would come due on the mortgage starting 05/01/2020 through 07/31/2020. Debtor will resume mortgage payments beginning 08/01/2020 and will be required to cure the delinquency created by the forbearance period ("forbearance arrears").

☐ Creditor recently notified Debtor of their eligibility for COVID-19 related forbearance pursuant to State and/or Federal guidelines. Further participation by Debtor and Debtor's counsel is requested to process any forbearance application.

☐ Creditor, at this time, does not waive any rights to collect the payments that come due during the forbearance period or any payments that were due and owing prior to the

forbearance period. The payment amount currently is \$1,426.66. Furthermore, Creditor does not waive its rights under the terms of the note and mortgage or under other applicable non-bankruptcy laws and regulations, including, but not limited to, RESPA, and the right to collect on any post-petition escrow shortage.

☐ Creditor does not waive its rights to seek relief from the automatic stay for other reasons other than non-payment of the Mortgage, including, but not limited to, a lapse in insurance coverage or payment of property taxes.

Prior to the expiration of the forbearance period the debtor must take affirmative steps to address the status of the mortgage account by: (a) bringing the account post-petition current; (b) extend the forbearance period; (c) apply for loss mitigation; or (d) amend their Chapter 13 Plan.

Dated: April 30, 2020

/s/ Robert J. Davidow

Robert J. Davidow, Esq.

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### CERTIFICATION OF SERVICE

Ghani S Khan  
450 Main St  
Sayreville, NJ 08872  
VIA REGULAR MAIL  
(Debtor)

David G. Beslow  
Goldman & Beslow, LLC  
7 Glenwood Avenue  
Suite 311B  
East Orange, NJ 07017  
(Attorney for Debtors)

Albert Russo  
Standing Chapter 13 Trustee  
CN 4853  
Trenton, NJ 08650-4853  
(Chapter 13 Trustee)

U.S. Trustee  
US Dept of Justice  
Office of the US Trustee  
One Newark Center Ste 2100  
Newark, NJ 07102  
(U.S. Trustee)

I, Shannon N. Ettl, Bankruptcy Secretary for the law firm of Phelan Hallinan Diamond & Jones, PC, hereby certify that on April 30, 2020, I did serve a copy of the proposed to each of the above captioned parties by e-filing and regular mail.

/s/ Shannon N. Ettl